

From: William Laufbahn <bill1lauf@hotmail.com>
Sent: Friday, September 11, 2015 7:25 PM
To: e-OED
Subject: ZRIN 1210-ZA25

In reference to the fiduciary rules (proposed) ;I have been a licensed insurance agent for 35 years and have helped all of my clients live a comfortable retirement with the annuities purchased by myself. My clients interests have always come first as such I have lived with a fiduciary business model without your proposed rules which would virtually put me out of business because I am commission based. There must be a way to enact new regulation without putting the present distribution channels out of business .An entire industry that has helped middle class America live a comfortable retirement .The fact is that if I had not helped my clients with their retirement planning I don't know where they would be. Please rethink your ideas

Sincerely

William E Laufbahn